ABSTRACT

The present invention comprises methods and systems for an applicant to enroll in and access a biometric verification system. More specifically, it stores robust identification data comprising primary identification data, secondary identification data, if any, and financial account data, if any, whereby the applicant accesses the system if the system receives unrestricted identification data from the applicant and if a live template generated from a live image of a biometric sample from the applicant corresponds to a master template according to predefined criteria. Alternatively, it stores multiple master templates for each biometric sample for the applicant, whereby the applicant accesses the system if a live template template generated from a live image of a biometric sample from the applicant corresponds to at least one of the multiple master templates according to predefined criteria. In one preferred embodiment, accessing the system comprises consummating a financial transaction.